

<i>SERFF Tracking Number:</i>	<i>CMBD-126767363</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>46518</i>
<i>Company Tracking Number:</i>	<i>801501-MSP-ISSUE</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Senior 2010 Medicare Supplement Advertising</i>		
<i>Project Name/Number:</i>	<i>2010 Medicare Supplement Advertising/801501-MSP-ISSUE</i>		

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2010 Medicare Supplement Advertising SERFF Tr Num: CMBD-126767363 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010

SERFF Status: Closed-Filed-Closed

State Tr Num: 46518

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num: 801501-MSP-ISSUE

State Status: Filed-Closed

Filing Type: Advertisement

Author: Sue Thill

Reviewer(s): Stephanie Fowler

Date Submitted: 08/17/2010

Disposition Date: 08/31/2010

Disposition Status: Filed-Closed

Implementation Date Requested: 09/15/2010

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Medicare Supplement Advertising

Status of Filing in Domicile: Pending

Project Number: 801501-MSP-ISSUE

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/31/2010

Explanation for Other Group Market Type:

State Status Changed: 08/31/2010

Deemer Date:

Created By: Sue Thill

Submitted By: Sue Thill

Corresponding Filing Tracking Number:

Filing Description:

Combined Insurance Company of America

FEIN Number 36-2136262

NAIC Number 626-62146

Form Numbers:

801501-MSP-ISSUE - Advertising for Medicare Supplement Policy Form No.14910-AR-A,
Form No. 14911-AR-F and Form No. 14912-AR-N

801501-MSPWS-1 - Worksheet

INDIVIDUAL MEDICARE SUPPLEMENT

<i>SERFF Tracking Number:</i>	<i>CMBD-126767363</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>46518</i>
<i>Company Tracking Number:</i>	<i>801501-MSP-ISSUE</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Senior 2010 Medicare Supplement Advertising</i>		
<i>Project Name/Number:</i>	<i>2010 Medicare Supplement Advertising/801501-MSP-ISSUE</i>		

The above captioned advertisement and worksheet are attached for your consideration.

The filing fee, in the amount of \$100.00, was provided through EFT.

Form Nos. 801501-MSP-ISSUE and 801501-MSPWS-1 are new which will not replace any existing forms. The advertising will be used by our agents in the field for the following forms.

Form Numbers Description Approval Date SERFF Tracking/State Tracking #

14910-AR-A Plan A August 3, 2010 CMBD-126734449/46289

14911-AR-F Plan F August 3, 2010 CMBD-126734449/46289

14912-AR-N Plan N August 3, 2010 CMBD-126734449/46289

149276 Application August 3, 2010 CMBD-126734449/46289

The advertising was filed with our Domicile State, Illinois, on August 16, 2010.

Thank you for your review and hopefully approval.

Company and Contact

Filing Contact Information

Sue Thill, Senior Policy Analyst	Sue.A.Thill@combined.com
1000 Milwaukee Avenue	847-953-1536 [Phone]
Glenview, IL 60025	847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America	CoCode: 62146	State of Domicile: Illinois
1000 Milwaukee Avenue	Group Code: 626	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(847) 953-1531 ext. [Phone]	FEIN Number: 36-2136262	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No

SERFF Tracking Number: CMBD-126767363 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 46518
Company Tracking Number: 801501-MSP-ISSUE
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Senior 2010 Medicare Supplement Advertising
Project Name/Number: 2010 Medicare Supplement Advertising/801501-MSP-ISSUE
Fee Explanation: 2 ADVERTISEMENTS X \$50 = \$100
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$100.00	08/17/2010	38820157

SERFF Tracking Number: CMBD-126767363 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 46518
Company Tracking Number: 801501-MSP-ISSUE
TOI: MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Senior 2010 Medicare Supplement Advertising
Project Name/Number: 2010 Medicare Supplement Advertising/801501-MSP-ISSUE

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/31/2010	08/31/2010

<i>SERFF Tracking Number:</i>	<i>CMBD-126767363</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>46518</i>
<i>Company Tracking Number:</i>	<i>801501-MSP-ISSUE</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Senior 2010 Medicare Supplement Advertising</i>		
<i>Project Name/Number:</i>	<i>2010 Medicare Supplement Advertising/801501-MSP-ISSUE</i>		

Disposition

Disposition Date: 08/31/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CMBD-126767363</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>46518</i>
<i>Company Tracking Number:</i>	<i>801501-MSP-ISSUE</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Senior 2010 Medicare Supplement Advertising</i>		
<i>Project Name/Number:</i>	<i>2010 Medicare Supplement Advertising/801501-MSP-ISSUE</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ADVERTISEMENT	Filed	Yes
Form	WORKSHEET	Filed	Yes

SERFF Tracking Number: CMBD-126767363 State: Arkansas

Filing Company: Combined Insurance Company of America State Tracking Number: 46518

Company Tracking Number: 801501-MSP-ISSUE

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010

Product Name: Senior 2010 Medicare Supplement Advertising

Project Name/Number: 2010 Medicare Supplement Advertising/801501-MSP-ISSUE

Form Schedule

Lead Form Number: 801501

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/31/2010	801501-MSP-ISSUE	Advertising ADVERTISEMENT	Initial			801501-MSP-ISSUE.pdf
Filed 08/31/2010	801501-MSPWS-1	Advertising WORKSHEET	Initial			801501-MSPWS-1.pdf



Medicare Supplement

Let's make this easy.

MEDICARE SUPPLEMENT

Medicare alone was not designed to cover all expenses for necessary medical treatment and services. And, out-of-pocket costs for Medicare recipients go up every year - deductibles, copayments, premiums and missing benefits can all increase. These gaps in coverage are your responsibility to pay, which can lead to financial hardship.

If you are, or will be on Medicare and you need medical services or treatment, you will most likely need some help. Combined Insurance can help fill in some of the “gaps” in Medicare coverage with a simple supplemental insurance policy - Medicare Supplement coverage.

**ON AVERAGE, IN 2005 MEDICARE PAID
LESS THAN HALF OF TOTAL MEDICAL
EXPENSES PER BENEFICIARY.⁽¹⁾**



(1) Medicare: Medicare Spending and Financing.
The Henry J. Kaiser Family Foundation.
May 2009.



COMBINED INSURANCE HAS BEEN PROVIDING QUALITY INSURANCE PRODUCTS IN THE U.S. SINCE OUR FOUNDING IN 1922.

Combined Insurance has provided Medicare Supplement coverage since 1988 and paid out nearly \$1 billion in claims for these policyholders alone.⁽¹⁾

Combined Insurance offers a choice of three different standardized Medicare Supplement policies.

It is important for you to know what traditional Medicare covers and where the gaps exist - this way you can more easily determine which plan is best for you.

Let's see how a Medicare Supplement plan from Combined Insurance can help fill in the "gaps" in your Medicare coverage.

(1) Combined Insurance internal claim data, 2010.

Original Medicare Part A covers...⁽¹⁾

Medicare Eligible Hospital Expenses for semi-private room and board, general nursing, and miscellaneous services and supplies during each benefit period.⁽²⁾

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
For the first 60 days (Part A deductible)	\$ _____	\$ _____	\$0	\$0
From 61 st thru 90 th day	\$ ____ a day	\$0	\$0	\$0
From 91 st through 150 days (60 Lifetime Reserve Days)	\$ ____ a day	\$0	\$0	\$0
For additional 365 days	All costs	\$0	\$0	\$0
Beyond additional 365 days	All costs	All costs	All costs	All costs
Blood — first three pints (not replaced)	All costs	\$0	\$0	\$0
Hospice Care Copay (for Inpatient Respite Care)	5%	\$0	\$0	\$0

Skilled Nursing Care in a Medicare-certified nursing facility, when received within 30 days of a three day Medicare approved hospital stay.

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
For the first 20 days	\$0	\$0	\$0	\$0
From the 21 st thru 100 th day	\$ ____ a day	\$ ____ a day	\$0	\$0
Beyond 100 days	All costs	All costs	All costs	All costs

Notes:

- (1) Part A and B benefits shown herein are current as of January, ____.
- (2) “Benefit Period” means a period starting on the first day of covered Hospital confinement, and ending on the 60th consecutive day you are not confined in a Hospital (as defined by Medicare).

Original Medicare Part B covers...

Medical Care for Medicare-approved physician services, in and outpatient medical & surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment.⁽³⁾

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
Part B annual deductible	\$ _____	\$ _____	\$0	\$ _____
Remainder of Medicare approved charges (Part B coinsurance)	20%	\$0	\$0	\$0
Part B Office Visit Copay ⁽⁴⁾	20%	\$0	\$0	Up to \$ _____
Part B Emergency Room Copay ⁽⁴⁾	20%	\$0	\$0	Up to \$ _____
Part B excess charges	All costs	All costs	\$0	All costs
Blood — first three pints (not replaced)	All costs	\$0	\$0	\$0

Foreign Travel for medically necessary emergency care during the first 60 days of each trip outside of the U.S. for care that would have been covered by Medicare if provided in the U.S.⁽⁵⁾

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
First \$250 per year	All costs	\$250	\$250	\$250
Remainder of charges	All costs	All costs	20%	20%

- (3) Diagnostic laboratory work for Medicare-approved blood tests is paid in full by Medicare.
- (4) Copayment amounts apply after the Part B Deductible has been met.
- (5) The Foreign Travel benefit is subject to a Lifetime Maximum of \$50,000.



Combined Insurance makes choosing a Medicare Supplement policy easy.

PRICING

Premium prices are based on your age at the time the policy is issued. While premiums may be increased on a class basis or due to changes in benefits, your premium will not increase just because you get older. The lowest premium price for an individual Medicare Supplement policy will always be now.

SERVICE

Unlike many other companies, Combined Insurance works with you face-to-face. Our agents work directly with you in person to understand your needs and make choosing the appropriate coverage simple.

And you generally don't need to fill out claim forms. Combined Insurance works with your hospital, doctor's office or other healthcare provider to help get the forms completed for you.

Our agents are happy to come to your home, whenever possible, to help you better understand your insurance.

Combined Insurance also has a dedicated customer service phone number for all Medicare Supplement policyholders so they can speak with someone well versed in all of our policies.



Combined Insurance's Medicare Supplement policies are an outstanding value.

- Pre-existing conditions are covered and covered immediately. There is no waiting period and no reduction in benefits for pre-existing conditions.
- You are not locked into any network. Combined Insurance Medicare Supplement policyholders choose their own doctors and hospitals.
- Your Medicare Supplement coverage can be purchased to go into effect the moment you qualify for Medicare—immediately upon your 65th birthday.

What's not covered...

EXCLUSIONS

Combined Insurance's Medicare Supplement policies do not cover or pay for:

- (1) Services rendered by or covered by any agency of a State government (except Medicaid), when you have no obligation to pay for such services; or
- (2) Expenses covered and payable under Medicare.

MEDICARE DEDUCTIBLE AND COPAYMENT CHANGES

If Medicare changes its deductible and copayment amounts, the policy benefits will also change. When this happens, your renewal premium may increase. Premiums may also change at other times, on a class basis, subject to Insurance department approval.

RENEWABILITY

Combined Insurance guarantees it will renew this policy for your lifetime (so long as the required premium is paid). Combined Insurance reserves the right to change the premium. Any change in premium will be made on all policies of the same class.

30 DAY TRIAL

If you are not satisfied with the policy for any reason, you may cancel your policy within 30 days of the effective date and still receive a full refund.

DEFINITIONS

"Hospital" means an institution which is defined as such by Medicare. It does not include any facility not covered by Medicare.

"Excess Charges" (Only available under Plan F) is the difference between the Medicare Part B approved expense and the amount charged by the attending physician, which can be no more than the limiting charge allowed by Medicare.



Combined Insurance is not connected with the U.S. government or the federal Medicare program.

NOTE: This brochure contains a brief description of policy benefits for the following policy form numbers:

Plan A: Series 14910-A;

Plan F: Series 14911-F; and

Plan N: Series 14912-N.

See the policy for complete details of policy benefits and exclusions and definitions.

This is supplemental insurance. It is not a substitute for hospital or medical expense insurance, a health maintenance organization (HMO) contract, or major medical expense insurance.

Combined Insurance Company of America • 111 East Wacker Drive, Suite 700, Chicago, IL 60601
The ACE Group of Companies

5 ways a Medicare Supplement plan can help you get the care you need.

1. NO PRE-EXISTING CONDITION LIMITATIONS OR WAITING PERIODS:

Pre-existing conditions are covered immediately.

2. CHOOSE YOUR OWN DOCTORS AND OTHER HEALTH CARE PROVIDERS:

Benefits are paid directly to them. There is no "Gatekeeper."

3. NO CLAIM FORM IS REQUIRED:

The Explanation of Medicare Benefits (EOMB) and the policy number is all that is needed, in most cases.

4. A CHOICE OF PLAN OPTIONS...

so you can find the right plan to fit your needs.

5. CONVENIENT CUSTOMER SERVICE:

Through a dedicated customer service representative, toll-free; or, when possible, in-home by licensed professionals who will answer your questions.

MEDICARE SUPPLEMENT IS
THE CLEAR AND EASY PLAN
THAT'S RIGHT FOR YOU



Combined Insurance Company of America
Home Office: 111 E. Wacker, Suite 700, Chicago, IL 60601
Toll-Free: 800-544-5531 www.combinedinsurance.com

Medicare Supplement coverage worksheet

Prepared for _____ Date _____

Agent _____

DETERMINE WHICH PLAN IS RIGHT FOR YOU:

	PLAN A	PLAN F	PLAN N
You Name _____ M <input type="checkbox"/> F <input type="checkbox"/> Age () Height _____ Weight _____ Tobacco <input type="checkbox"/> Y <input type="checkbox"/> N In Open Enrollment Period? <input type="checkbox"/> Y <input type="checkbox"/> N Zip Code _____	\$ _____	\$ _____	\$ _____
Spouse Name _____ M <input type="checkbox"/> F <input type="checkbox"/> Age () Height _____ Weight _____ Tobacco <input type="checkbox"/> Y <input type="checkbox"/> N In Open Enrollment Period? <input type="checkbox"/> Y <input type="checkbox"/> N Zip Code _____	\$ _____	\$ _____	\$ _____
TOTAL MONTHLY COST	\$ _____	\$ _____	\$ _____



IMPORTANT: This worksheet is for illustration purposes only. It is not part of the policy. Please see the policy for the plan selected for any information concerning policy benefits and exclusions / limitations.

What's not covered...

Exclusions

Combined Insurance's Medicare Supplement policies do not cover or pay for:

- (1) Services rendered by or covered by any agency of a State government (except Medicaid), when you have no obligation to pay for such services; or
- (2) Expenses covered and payable under Medicare.

Definitions

"Hospital" means an institution which is defined as such by Medicare. It does not include any facility not covered by Medicare.

"Excess Charges" (Only available under Plan F) is the difference between the Medicare Part B approved expense and the amount charged by the attending physician, which can be no more than the limiting charge allowed by Medicare.

Medicare Deductible and Copayment Changes

If Medicare changes its deductible and copayment amounts, the policy benefits will also change. When this happens, your renewal premium may increase. If your policy is attained age rated your premiums will increase each year as you age.

Renewability

Combined Insurance guarantees it will renew this policy for your lifetime (so long as the required premium is paid). Combined Insurance reserves the right to change the premium. Any change in premium will be made on all policies of the same class.

30 Day Trial

If you are not satisfied with the policy for any reason, you may cancel your policy within 30 days of the effective date and still receive a full refund.

Combined Insurance is not connected with the U.S. government or the federal Medicare program.

NOTE: This worksheet contains a brief description of policy benefits for the following policy form numbers: Plan A: Series 14903-A or 14910-A; Plan F: Series 14905-F or 14911-F; and Plan N: Series 14906-N or 14912-N. See the policy for complete details of policy benefits and exclusions and definitions.

This is supplemental insurance. It is not a substitute for hospital or medical expense insurance, a health maintenance organization (HMO) contract, or major medical expense insurance.



Combined Insurance Company of America • 111 East Wacker Drive, Suite 700, Chicago, IL 60601
The ACE Group of Companies

Let's make this easy.™